

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Patrick Y Opoku  
Gail T Opoku  
Debtor(s)

Case No. 08 B 04978

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/03/2008.
- 2) The plan was confirmed on 06/17/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Completed on 03/06/2013.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$82,257.44.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$42,600.00
Less amount refunded to debtor	\$0.35

**NET RECEIPTS: \$42,599.65**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,331.40
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$5,331.40**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Advocate Christ Medical Center	Unsecured	170.00	NA	NA	0.00	0.00
Advocate Trinity Hospital	Unsecured	746.00	NA	NA	0.00	0.00
Alliance One	Unsecured	685.00	NA	NA	0.00	0.00
AT&T	Unsecured	7,399.00	NA	NA	0.00	0.00
AT&T	Unsecured	4,881.00	NA	NA	0.00	0.00
Becket & Lee	Unsecured	3,660.00	3,863.97	3,863.97	674.77	0.00
Becket & Lee	Unsecured	NA	3,014.75	3,014.75	526.47	0.00
BMO Harris Bank	Secured	10,400.00	9,319.74	9,859.87	9,859.87	1,214.02
Consolidated Communications	Unsecured	64.00	NA	NA	0.00	0.00
Discover Financial Services	Unsecured	8,010.00	8,565.49	8,565.49	1,495.79	0.00
ECast Settlement Corp	Unsecured	1,233.00	1,363.65	1,363.65	238.13	0.00
ECast Settlement Corp	Unsecured	NA	1,220.06	1,220.06	213.06	0.00
ECast Settlement Corp	Unsecured	3,046.00	3,046.97	3,046.97	532.09	0.00
ECast Settlement Corp	Unsecured	NA	7,038.81	7,038.81	1,229.19	0.00
ECast Settlement Corp	Unsecured	2,924.00	2,822.52	2,822.52	492.90	0.00
ECast Settlement Corp	Unsecured	4,276.00	4,588.98	4,588.98	801.37	0.00
ECast Settlement Corp	Unsecured	214.00	256.88	256.88	44.86	0.00
GMAC Mortgage Corporation	Secured	231,109.49	213,094.50	213,094.50	0.00	0.00
GMAC Mortgage Corporation	Secured	231,109.49	14,671.49	14,671.49	9,740.32	0.00
Home Depot	Unsecured	2,982.00	NA	NA	0.00	0.00
HSBC Bank USA	Unsecured	360.00	NA	NA	0.00	0.00
Internal Revenue Service	Priority	3,280.00	3,060.00	3,060.00	3,060.00	0.00
Jefferson Capital Systems LLC	Unsecured	348.00	348.90	348.90	60.93	0.00
Macys Retail Holdings Inc	Unsecured	169.00	209.82	209.82	36.64	0.00
Midland Funding LLC	Unsecured	161.00	189.09	189.09	33.02	0.00
Midland Funding LLC	Unsecured	137.00	196.29	196.29	34.28	0.00
Nicor Gas	Unsecured	500.00	670.63	670.63	117.11	0.00
Nicor Gas	Unsecured	408.00	NA	NA	0.00	0.00
Pharia LLC	Unsecured	3,745.00	4,000.63	4,000.63	698.63	0.00
Portfolio Recovery Associates	Unsecured	1,169.00	924.80	924.80	161.50	0.00
Portfolio Recovery Associates	Unsecured	NA	1,781.76	1,781.76	311.15	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Portfolio Recovery Associates	Unsecured	6,613.00	3,523.44	3,523.44	615.30	0.00
Portfolio Recovery Associates	Unsecured	10,716.00	11,294.61	11,294.61	1,972.38	0.00
Portfolio Recovery Associates	Unsecured	2,112.00	2,300.49	2,300.49	401.73	0.00
Portfolio Recovery Associates	Unsecured	3,523.00	7,590.04	7,590.04	1,325.45	0.00
Portfolio Recovery Associates	Unsecured	2,269.00	5,054.60	5,054.60	882.68	0.00
Portfolio Recovery Associates	Unsecured	NA	2,269.89	2,269.89	396.39	0.00
Portfolio Recovery Associates	Unsecured	265.00	265.29	265.29	46.33	0.00
Quest Diagnostics Inc	Unsecured	250.00	NA	NA	0.00	0.00
Silkies	Unsecured	25.00	NA	NA	0.00	0.00
South Suburban Hospital	Unsecured	417.00	NA	NA	0.00	0.00
Suburban Emergency Physician	Unsecured	28.00	NA	NA	0.00	0.00
University of Chicago	Unsecured	537.00	NA	NA	0.00	0.00
Vishar Medical Center	Unsecured	266.00	297.12	297.12	51.89	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$213,094.50	\$0.00	\$0.00
Mortgage Arrearage	\$14,671.49	\$9,740.32	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$9,859.87	\$9,859.87	\$1,214.02
<b>TOTAL SECURED:</b>	<b>\$237,625.86</b>	<b>\$19,600.19</b>	<b>\$1,214.02</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$3,060.00	\$3,060.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$3,060.00</b>	<b>\$3,060.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$76,699.48</b>	<b>\$13,394.04</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$5,331.40</u>
Disbursements to Creditors	<u>\$37,268.25</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$42,599.65</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/06/2013

By: /s/ Marilyn O. Marshall

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.